

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 13–28207–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrew George Bernal  
26 East Pleasant Avenue  
Sewaren, NJ 07077

Social Security No.:  
xxx–xx–1890

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 25, 2017

JAN: wdr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Andrew George Bernal  
 Debtor

Case No. 13-28207-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Oct 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2017.

db	+Andrew George Bernal, 26 East Pleasant Avenue, Sewaren, NJ 07077-1109
aty	+Nicholas V. Rogers, Fein, Such, Kahn & Shepard PC, 7 Centry Drive, Ste., 201, Parsippany, NJ 07054-4673
cr	+Robert Caruso, Atlantic Imaging Group, 110 South Jefferson Road, Ste. 201, Whippany, NJ 07981-1038
514153732	+Accelerated Physical Therapy, 3830 Park Avenue Suite 202, Edison, NJ 08820-2562
514153733	+Atlantic Imaging Group, 110 South Jefferson Road Suite 201, Whippany, NJ 07981-1038
514153734	+Beneficial of New Jersey, Inc., Beneficial Mortgage Co., PO Box 829009, Dallas, TX 75382-9009
514153735	+Chase Home Equity Line of Credit, PO Box 901039, Fort Worth, TX 76101-2039
514153736	+Computer Credit Inc, Claim Department 002874, PO Box 5283, Winston Salem, NC 27113
514153739	+EZ Pass, Violations Processing Unit, PO Box 15186, Albany, NY 12212-5186
514153738	+Edison Metuchen Orthopaedic Group, 10 Parsonage Road, Suite 500, Edison, NJ 08837-2475
514430853	+JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
514153741	+Lisa Frazier, 26 East Pleasant Avenue, Sewaren, NJ 07077-1109
514153742	+Rahway Emergency Medical Associates, PO Box 417442, Boston, MA 02241-7442
514153743	+Rubin & Raine, PO Box 949, Cranberry Commons, 446 Rt 35, Building C, Eatontown, NJ 07724-4290
514153744	+STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation-Bankruptcy Depart, PO Box 245, Trenton, NJ 08646-0245)
514521602	Sallie Mae Inc on behalf of the Dept of Education, Department of Education, P. O. Box 740351, Atlanta, GA 30374-0351
514269562	+Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
514270348	+Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
514153745	+Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Oct 25 2017 22:30:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 25 2017 22:30:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514153737	+E-mail/PDF: pa_dc_ed@navient.com Oct 25 2017 22:34:47 Dept Of Ed/Sallie Mae, Po Box 9635, Wilkes Barre, PA 18773-9635
514153740	E-mail/Text: cio.bncmail@irs.gov Oct 25 2017 22:30:18 Internal Revenue Service, Department of the Treasury, PO Box 21126, Philadelphia, PA 19114
514176037	E-mail/PDF: rmscedi@recoverycorp.com Oct 25 2017 22:34:19 The Bureaus, Inc., c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Oct 25, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Allyson M Kiesel on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Jacqueline Rita Rocci on behalf of Debtor Andrew George Bernal jacqueline@rocciesquire.com,  
jrocci@optonline.net  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, N.A. bankruptcy@feinsuch.com  
TOTAL: 9